

DECLARATION FOR PATENT APPLICATION

As a below named inventor (Douglas S. McNair), I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEM AND METHOD FOR RISK-ADJUSTING INDICATORS OF ACCESS AND UTILIZATION BASED ON METRICS OF DISTANCE AND TIME**, the specification of which is attached hereto, and which application claims the benefit of U. S. Provisional Patent Application, Serial No. 60/446,692, filed February 11, 2003.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, 1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Claimed? Y/N	Certified Copy Attached? Y/N

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below:

Application Number(s)	Filing Date (MM/DD/YYYY)
60/446,692	02/11/2003

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number(s)	Filing Date (MM/DD/YYYY)

I hereby appoint the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith and to file and prosecute any corresponding foreign applications, including any international applications under the Patent Cooperation Treaty or the European Patent Convention: William B. Kircher, Reg. No. 22,481; Joseph B. Bowman, Reg. No. 25,807; Richard R. Johnson, Reg. No. 27,452; Walter R. Brookhart, Reg. No. 29,518; Joan Optican Herman, Reg. No. 31,968; Michael B. Hurd, Reg. No. 32,241; Patrick A. Lujin, Reg. No. 35,260; Scott D. Balderston, Reg. No. 35,436; Michael J. Gross, Reg. No. 35,528; William P. Jensen, Reg. No. 36,833; Kerry H. Owens, Reg. No. 37,412; Daniel W. Shinn, Reg. No. 40,810; B. Trent Webb, Reg. No. 40,865; Scott B. Strohm, Reg. No. 42,172; Clinton G. Newton, Reg. No. 42,930; Jeffrey B. Williams, Reg. No. 43,269; Justin Krieger, Reg. No. 47,719; Marshall Honeyman, Reg. No. 48,114; Bart A. Starr, Reg. No. 48,386; Jean M. Dickman, Reg. No. 48,538; Eric A. Buresh, Reg. No. 50,394; Christopher J. Eaton, Reg. No. 51,143; Jesse J. Camacho, Reg. No. 51,258; Adam P. Seitz, Reg. No. 52,206; John E. Gibson, Reg. No. 52,944; and D. Wade Schnell, Reg. No. 53,563. Address all correspondence to: JEAN M. DICKMAN, SHOOK, HARDY & BACON L.L.P., 2555 Grand Boulevard, Kansas City, Missouri 64108, telephone number (816) 474-6550.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Inventor's signature

DOUGLAS S. McNAIR

Date

Residence: Leawood, County of Johnson, Kansas
Citizenship: U.S.A.
Post Office Address: 8521 High Drive
Leawood, Kansas 66206